

Electronic Acknowledgement Receipt

EFS ID:	5966257
Application Number:	10706952
International Application Number:	
Confirmation Number:	7773
Title of Invention:	Systems and methods for managing a financial account based on non-credit behavior of a customer
First Named Inventor/Applicant Name:	Robert J. Greenberg
Customer Number:	22852
Filer:	Jiayu Song/Astrid Blakemore
Filer Authorized By:	Jiayu Song
Attorney Docket Number:	5793.3093-00
Receipt Date:	27-AUG-2009
Filing Date:	14-NOV-2003
Time Stamp:	15:24:45
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	no
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File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1		082709_Reply_052709OA.pdf	783510 98d8e22d1bfb771a513e69b804770a21f8a90b15	yes	19

	Multipart Description/PDF files in .zip description		
	Document Description	Start	End
	Amendment/Req. Reconsideration-After Non-Final Reject	1	1
	Claims	2	11
	Applicant Arguments/Remarks Made in an Amendment	12	19

Warnings:

Information:

Total Files Size (in bytes):	783510
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New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.